

REMARKS

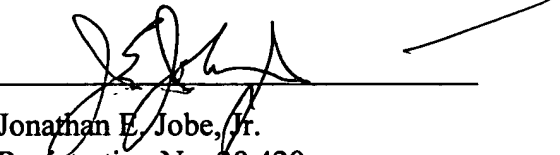
This in response to the Office Action dated October 17, 2002. Reconsideration is respectfully requested.

Claims 4, 5 and 30-32 stand rejected under 35 U.S.C. 103 as being unpatentable over Small in view of Borders.com. The Applicant respectfully traverses the Examiner's rejection of claim 30. The Applicant has cancelled claims 1-5 and 33-39 and amended the remaining claims to depend from claim 30.

The Examiner takes the position that it would have been obvious to modify the system and method of Small to list locations of national merchants as taught by Borders.com. The Applicant respectfully traverses the Examiner's position. Borders.com teaches a store locator but it does not suggest combining a store locator with a system that enables a purchaser to purchase gift certificates from one of a number of merchants. As claimed in claim 30, selection of a merchant from a list of merchants presents to the purchaser a list of locations for the selected merchant. The location feature allows the gift certificate purchaser to determine whether or not the selected merchant has a location near the intended recipient. If the selected merchant does not have a location near the intended recipient, a gift certificate for that merchant would be of little value to the intended recipient. If there is not location near the intended recipient, the purchaser can select another merchant that may have a location near the intended recipient. While store locators exist, the Applicant respectfully submits that there is no suggestion of the combination of steps claimed in claim 30. Accordingly, the Applicant respectfully submits that claim 30 and the claims depending therefrom are allowable.

The Applicant respectfully submits that the application is in condition for allowance.

Respectfully,



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